

SERFF Tracking Number: UNUM-126498360 State: Arkansas
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44828
 Company Tracking Number: 2010 CANCER RESPONSE PLUS RATE INCREASE
 TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Limited Benefit
 Product Name: 2010 Cancer Response Plus Rate Increase
 Project Name/Number: 2010 Cancer Response Plus Rate Increase/2010 Cancer Response Plus Rate Increase

Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: 2010 Cancer Response Plus SERFF Tr Num: UNUM-126498360 State: Arkansas
 Rate Increase

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed-Approved- State Tr Num: 44828
 - Limited Benefit Closed

Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: 2010 CANCER State Status: Approved-Closed
 Only RESPONSE PLUS RATE
 INCREASE

Filing Type: Rate

Reviewer(s): Rosalind Minor
 Disposition Date: 02/17/2010

Authors: Cathy Brooks, Angela
 Parker, Lauren Sease, Annette
 Smith, Tyra Marshall, Jessica
 Reece

Date Submitted: 02/12/2010 Disposition Status: Approved-
 Closed

Implementation Date Requested: 07/01/2010

State Filing Description:

Implementation Date:

General Information

Project Name: 2010 Cancer Response Plus Rate Increase
 Project Number: 2010 Cancer Response Plus Rate Increase
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 30%
 Filing Status Changed: 02/17/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/17/2010

Created By: Annette Smith

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Annette Smith

Filing Description:

Enclosed for your review and approval are revised rates for the above captioned rider form reflecting a rate increase of 30%. This individual cancer rider was approved by your department on 04/03/1997 with policy form CRPLUS-AR(96)

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Product Name: 2010 Cancer Response Plus Rate Increase

Project Name/Number: 2010 Cancer Response Plus Rate Increase/2010 Cancer Response Plus Rate Increase
and CRPLUSPP-AR(96).

Upon approval of the revised rates, each policyholder will receive notice at least 31 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by SERFF/EFT.

Company and Contact

Filing Contact Information

Annette Smith, Contrat Analyst
1200 Colonial Life Boulevard
PO Box 1365
Columbia, SC 29202

absmith@unum.com
803-213-7272 [Phone]

Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365	Group Name:	State ID Number:
Columbia, SC 29202	FEIN Number: 57-0144607	
(803) 798-7000 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	(1) Actuarial Memorandum
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$50.00	02/12/2010	34157411

SERFF Tracking Number: UNUM-126498360 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44828
Company Tracking Number: 2010 CANCER RESPONSE PLUS RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: 2010 Cancer Response Plus Rate Increase
Project Name/Number: 2010 Cancer Response Plus Rate Increase/2010 Cancer Response Plus Rate Increase

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/17/2010	02/17/2010

SERFF Tracking Number: UNUM-126498360 State: Arkansas

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Product Name: 2010 Cancer Response Plus Rate Increase

Project Name/Number: 2010 Cancer Response Plus Rate Increase/2010 Cancer Response Plus Rate Increase

Disposition

Disposition Date: 02/17/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 30% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Colonial Life & Accident Insurance Company	30.000%	30.000%	\$1,973	16	\$6,579	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Submission letter	Approved-Closed	Yes

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Product Name: 2010 Cancer Response Plus Rate Increase

Project Name/Number: 2010 Cancer Response Plus Rate Increase/2010 Cancer Response Plus Rate Increase

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

30.000%

Effective Date of Last Rate Revision:

07/01/2009

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Colonial Life & Accident Insurance Company	30.000%	30.000%	\$1,973	16	\$6,579	%	%

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Submission letter	Approved-Closed	Date: 02/17/2010
Comments:		
Attachment:		
Cancer Response Plus submission letter - AR.pdf		

**Colonial Life & Accident
Insurance Company**

1200 Colonial Life Boulevard
Columbia, SC 29210
803.798.7000
coloniallife.com

February 12, 2010

Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
Life & Health division
1200 W 3rd St
Little Rock, AR 72201-1904

RE: NAIC#/Group: 62049 / 0565
Insurer: Colonial Life & Accident Insurance Company
Filing Type: Rate Increase
Form(s): RCHEM-U/C-R-AR (96)

Dear Commissioner Bowman:

Enclosed for your review and approval are revised rates for the above captioned rider form reflecting a rate increase of 30%. This individual cancer rider was approved by your department on 04/03/1997 with policy form CRPLUS-AR(96) and CRPLUSPP-AR(96).

Upon approval of the revised rates, each policyholder will receive notice at least 31 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by SERFF/EFT.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 6676. My email address is absmith@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,



Annette B. Smith
Sr. Compliance Contract Consultant